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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Evans, Lois Joyce

Case No. 20-20387-CMB

Reporting Period: March, 2020

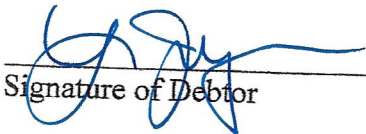
MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Schedule of Cash Receipts and Disbursements - continuation	MOR-1 (INDV) (CONT)		
Bank Reconciliation			
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR- 5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.



 Signature of Debtor

10-1-20

 Date

 Signature of Joint Debtor

 Date

 Signature of Preparer

 Date

 Printed Name of Preparer

FORM MOR (INDV)
 (10/00)

Evans, Lois Joyce

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Case No. 20-20387-CMB

Debtor

Reporting Period: MARCH, 2020**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	1,225.58	
RECEIPTS		
Wages (Net)	5,481.00	10,902.00
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	975.20	13,072.49
Total Receipts	6,456.20	23,974.49
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)		10,000.00
Rental Payment(s)		
Other Secured Note Payments		
Utilities	3,086.00	
Insurance	151.00	
Auto Expense	150.00	(89.00)
Lease Payments		
IRA Contributions		
Repairs and Maintenance		(2,300.00)
Medical Expenses	68.00	68.00
Household Expenses	3,711.00	883.00
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property	53.00	53.00
Taxes - Other (attach schedule)		
Travel and Entertainment	144.00	(597.00)
Gifts	(3.00)	(3.00)
Other (attach schedule)	350.00	350.00
Total Ordinary Disbursements	8,391.00	10,928.00
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)	8,391.00	
Net Cash Flow (Total Receipts - Total Disbursements)	14,847.20	13,046.49
Cash - End of Month (Must equal reconciled bank statement)	16,069.78	

Evans, Lois Joyce

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Debtor

Reporting Period: _____

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Other Taxes		
Other Ordinary Disbursements		
Other Reorganization Expenses		

Debtor

Reporting Period: _____

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero
 Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.
 Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

Debtor

Reporting Period: _____

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Accounts Receivable Aging	Amount
0 - 30 days old	
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.		
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.		



L JOYCE EVANS
113 BERRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER: XXXXX9586
STATEMENT DATE: 02/22/20 THRU 03/21/20
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	211.76	7,269.55	5,781.03	1,276.76-	1,058.11	0.05%	0.04
EVERYTHING SV	586.16	456.00	500.20	630.36	388.00	0.65%	0.20

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
02/23	POS SHEETZ 0277	9.02	03/06	POS PROOF OF THE PUD	12.50 ✓
	PIN WEXFORD PA		MC ATLANTA GA		
02/23	POS APPLE.COM/BILL	54.52 ✓	03/09	POS STARBUCKS TC RDU	8.61 ✓
	MC 866-712-7753 CA		MC RALEIGH NC		
02/26	POS VENMO	200.00	03/09	POS PASCHALS B	16.25 ✓
	MC 8558124430 NY		MC ATLANTA GA		
02/26	FEE POS OVERDRAFT FEE	36.00 ✓	03/09	POS COSTCO WHSE #03	132.60 ✓
02/26	DIR NEW YORK LIFE 1135582869	151.00 ✓	PIN CRANBERRY TPK PA		
	INS. PREM.		03/09	POS WAL-MART #1770	21.55 ✓
02/26	FEE OVERDRAFT FEE	36.00	PIN CRANBERRY TWP PA		
02/27	POS IPHONE CITIZENSO	64.50	03/10	ONL TRANSFER DOLLAR BANK INTERNET	150.00+
	MC BRIDGEPORT CT		FROM 41674599586		
02/27	FEE POS OVERDRAFT FEE	36.00 ✓	03/10	ONL TRANSFER DOLLAR BANK INTERNET	50.00
02/27	POS APPLE.COM/BILL	16.04 ✓	TO 51674652324		
	MC 866-712-7753 CA		03/10	ECK ARMSTRONG UTIL 1222528268	149.50 ✓
02/27	FEE POS OVERDRAFT FEE	36.00	8772775711		
02/28	DIR CAPGEMINI 1222575929	2,740.49+	03/11	POS VENMO	125.00
	REG.SALARY		MC 8558124430 NY		
02/28	POS APPLE.COM/BILL	10.68 ✓	03/11	POS VENMO	300.00
	MC 866-712-7753 CA		MC 8558124430 NY		
03/02	POS VENMO	110.00	03/12	ONL TRANSFER DOLLAR BANK INTERNET	125.00
	MC 8558124430 NY		TO 51674652449		
03/02	POS VENMO	200.00	03/13	DIR CAPGEMINI 1222575929	2,740.50+
	MC 8558124430 NY		REG.SALARY		
03/03	POS RITE AID STORE -	25.48 ✓	03/13	ONL TRANSFER DOLLAR BANK INTERNET	200.00 ✓
	PIN WEXFORD PA		TO 51674652449		
03/03	POS RITE AID STORE -	10.88 ✓	03/13	ONL TRANSFER DOLLAR BANK INTERNET	150.00 ✓
	PIN WEXFORD PA		TO 51674652324		
03/03	ECK MACYS CITIAUTFDR	100.00	03/13	ONL TRANSFER DOLLAR BANK INTERNET	150.00+
	AUTO PYMT		FROM 51674652324		
03/04	POS APPLE.COM/BILL	9.99 ✓	03/14	POS TARGET T-1218	131.00
	MC 866-712-7753 CA		PIN Pittsburgh PA		
03/05	POS GREATER PGH ORTH	30.00	03/15	ONL TRANSFER DOLLAR BANK INTERNET	500.00
	MC CRANBERRY TOW PA		TO 41674599586		
03/05	ONL PAYMENT TO 51674652449	350.00	03/16	POS APPLE.COM/BILL	13.88 ✓
03/06	POS OASIS #1	15.38 ✓	MC 866-712-7753 CA		
	PIN HALIFAX NC		03/16	POS APPLE.COM/BILL	0.99
03/06	POS CVS/PHARMACY #02	77.31	MC 866-712-7753 CA		
	MC 800-746-7287 PA		03/16	DIR FIRSTENERGY OFCO 2341968288	3,398.72 ✓
03/06	POS TST* BEL CIBO	33.33 ✓	FE ECHECK		
	MC HENRICO VA				



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EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
03/16	FEE OVERDRAFT FEE	36.00	03/19	FEE POS OVERDRAFT FEE	36.00
03/19	POS APPLE.COM/BILL	29.92	03/21	POS GIANT EAG 5600 W	134.01
	MC 1111111111 CA			PIN Gibsonia PA	
03/19	FEE POS OVERDRAFT FEE	36.00	03/21	FEE POS OVERDRAFT FEE	36.00
03/19	POS APPLE.COM/BILL	3.20	03/21	INT INTEREST CREDIT	0.04+
	MC 866-712-7753 CA				
03/19	POS APPLE.COM/BILL	10.69			
	MC 866-712-7753 CA				

EVERYTHING SAVINGS ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
02/26	ATM SKYLINE NAIL 1500 VILLAGE	102.50	03/15	ONL TRANSFER DOLLAR BANK INTERNET	500.00+
	WEXFORD PA			FROM 51674599586	
02/27	ATM PNC BANK 1000 AIRPORT	203.50	03/21	INT INTEREST CREDIT	0.20+
	PITTSBURGH PA				
03/10	ONL TRANSFER DOLLAR BANK INTERNET	150.00			
	TO 51674599586				

2020 TAX INFORMATION:

EVERYTHING CK:	INTEREST CREDITED YEAR-TO-DATE	0.24+	INTEREST WITHHELD YEAR-TO-DATE	0.00
EVERYTHING SV:	INTEREST CREDITED YEAR-TO-DATE	0.66+	INTEREST WITHHELD YEAR-TO-DATE	0.00

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	288.00	360.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00

ACCOUNT BALANCES MAINTAINED DURING FEBRUARY
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$427.32-	\$1,325.10	\$85.87	\$378.34	\$1,703.44

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.



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BANKING CARD ACTIVITY FOR FEBRUARY

THERE ARE NO CHARGES FOR BANKING CARD USE IN FEBRUARY

	CHECKING		SAVINGS	
	# OF	TOTAL	# OF	TOTAL
	USES	CHARGED	USES	CHARGED
ATM ACTIVITY (ATM)				
-NON-DOLLAR ATM ACTIVITY			3	.00
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	5	.00		
-MASTERCARD PURCHASES (MC)	31	.00		
	<hr/>	<hr/>	<hr/>	<hr/>
THE TOTAL CHARGE:	36	.00	3	.00

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR FEBRUARY.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND EARN MONEY WHEN THEY OPEN AN EVERYTHING CHECKING ACCOUNT. PLUS, THEY'LL EARN MONEY NOW TOO DURING OUR SPECIAL OFFER. VISIT DOLLAR.BANK/400.



L JOYCE EVANS OR
SAMUEL EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER: ~~XXXXX~~2449
STATEMENT DATE: 02/17/20 THRU 03/16/20
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY

(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	324.66	775.21	675.00	224.45	132.17	0.00%	0.00
EVERYTHING SV	0.00	0.00	0.00	0.00	0.00	0.00%	0.00

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
02/17	POS THE CLUB AT EAGL MC RESTON VA	12.58	03/06	POS MARKET DI 155 To PIN Wexford PA	68.37
02/18	POS RACETRAC 148 PIN GROVELAND FL	36.23	03/08	POS GET GO #3 140 To PIN Wexford PA	37.00
02/19	POS MARATHON PETRO26 MC TOWNSEND GA	27.01	03/08	POS MARKET DI 155 To PIN Wexford PA	45.76
02/20	POS BP#9058421SANTEE PIN SANTEE SC	28.04	03/10	POS WHOLEFDS WEX #10 PIN WEXFORD PA	54.08
02/21	POS WHOLEFDS SFF 102 PIN GLEN ALLEN VA	26.56	03/12	ONL TRANSFER DOLLAR BANK INTERNET FROM 51674599586	125.00+
02/21	POS SHELL OIL 575444 MC WELDON NC	32.00	03/12	POS MARKET DI 155 To PIN Wexford PA	134.00
02/24	POS SHEETZ 0192 00 MC BOYCE VA	26.99	03/13	POS MARKET DI 155 To PIN Wexford PA	24.31
02/26	POS MARKET DI 155 To PIN Wexford PA	125.19	03/13	ONL TRANSFER DOLLAR BANK INTERNET FROM 51674599586	200.00+
03/05	ONL PAYMENT FROM 51674599586	350.00+			
03/05	POS MARKET DI 155 To PIN Wexford PA	97.09			

NO SAVINGS ACTIVITY

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	315.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00

NET EFFECT OF WAIVED FEES ON AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT AND RETURNED ITEM FEES WAIVED	.00	99.00
NET TOTAL OVERDRAFT AND RETURNED ITEM FEES	.00	216.00



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ACCOUNT BALANCES MAINTAINED DURING FEBRUARY
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$474.52-	\$41.37	\$0.00	\$0.00	\$41.37

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR FEBRUARY

THERE ARE NO CHARGES FOR BANKING CARD USE IN FEBRUARY

	CHECKING		SAVINGS	
	# OF USES	TOTAL CHARGED	# OF USES	TOTAL CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	9	.00		
-MASTERCARD PURCHASES (MC)	6	.00		
THE TOTAL CHARGE:	15	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR FEBRUARY.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND EARN MONEY WHEN THEY OPEN AN EVERYTHING CHECKING ACCOUNT. PLUS, THEY'LL EARN MONEY NOW TOO DURING OUR SPECIAL OFFER. VISIT DOLLAR.BANK/400.